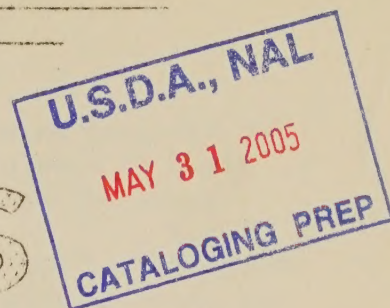


Historic, Archive Document

Do not assume content reflects current scientific knowledge, policies, or practices.

Reserve
aHC110
.P6F58
1939

small farms



FLORIDA'S NEEDY FARMERS MAKING OWN WAY

TENANTS, SHARECROPPERS AND OTHER LOW-INCOME
RURAL FAMILIES SHOW GAINS UNDER
SELF-HELP PROGRAM

UNITED STATES
DEPARTMENT OF AGRICULTURE
FARM SECURITY ADMINISTRATION

J.A. TEXADA JR., STATE DIRECTOR
GAINESVILLE, FLORIDA

RURAL REHABILITATION

Tenants and other low-income farmers of Florida being assisted by the Farm Security Administration are making notable progress in their efforts to get a new start and attain lasting security on the land.

Along with other Southern farmers, who constitute the lowest-income group in the country, they had suffered from years of soil erosion, unsound farming methods, low farm prices, debt and other factors in the depression cycle. They lacked livestock, tools and other essentials to successful farming. When the rural rehabilitation program was started in Florida in 1935 the 5,000 families first accepted were taken from the relief rolls, as have many in years since.

The Farm Security Administration makes loans only to those needy farm families who can obtain credit from no other source, but rehabilitation involves much more than lending. Studying the particular problems of each family, trained FSA supervisors provide technical help and advice so farm and home activities may be carried out with best chances of success. A balanced farming program is worked out, plans and budgets are formulated and records are kept. In this manner the farmer learns as he works and time favors him in his fight to gain security and independence.

Despite their many handicaps, rehabilitation families of Florida have made outstanding progress since 1935. From an average net worth level of \$251.86 in that year, they climbed to \$462.24 in 1936. In the next two years this was more than doubled, their possessions having an average value of \$1,320.25 at the end of 1938. About half of these distressed rural families had some semblance of farm ownership when first aided and progress made since has greatly strengthened their equity and served to prevent loss of their homesteads.

FSA assistance was being given to 12,254 of the State's 72,857 farm families on June 30, 1939. A survey of 3,650 families, averaging 4.9 persons, shows what they have accomplished under the FSA program.

LOANS AND REPAYMENTS

A total of \$5,328,555.08 was loaned to rehabilitation families in Florida up to July 31, 1939, going almost immediately for purchase of necessities not obtainable before. To that same date 62.59 per cent of matured loans had been paid back into the federal treasury. Through notable gains in net worth, mortgages covering unpaid balances are made more secure. Also, as better results are achieved in production of food and feed for home consumption, cash income may be more effectively used to secure needed farm and home equipment and to repay FSA loans.

As a result of progress along live-at-home lines, loans average smaller as the program is developed. During the fiscal year ending June 30, 1937, the rehabilitation families of Florida had loans averaging \$319.27 and in the year ending on the same date in 1938 the average was \$247.29 per family. In the 1938-39 fiscal year, however, an increase of 111 per cent

was made in the number of families helped and the greater needs of the new ones were a factor in raising the loans to an average of \$335.87. A change was made in that year, too, in the general lending plan, with the new loans being made over a five-year period. The borrower agrees, under this plan, to deposit in the bank the amount of operating capital at the end of the year and also to retire one-fifth of the total loan each year, representing payment on livestock, tools and other equipment of long-range value.

LIVING STANDARDS UP

A better living is being made by rehabilitation families and their future has been brightened. Provided with livestock, tools and other necessities through loans they could not otherwise get, together with friendly advice, they have developed higher standards while adding to their subsistence and income.

Production of food and feed to meet the needs of family and livestock is a fundamental part of the FSA program. As this is accomplished correspondingly less of the cash income is required for current expenses while more of it may be used to repay loans, add to household equipment and otherwise improve living conditions.

CANNING AIDS HEALTH

A year-round garden is one of the requirements to be met by those receiving rehabilitation loans. Before few had such gardens and in consequence health had suffered from ill-balanced diets. In addition to supplying fresh vegetables of many varieties, the surplus is preserved so wintertime meals may be balanced and wholesome. In 1938 first-year families averaged canning 168 quarts of fruits and vegetables, an increase of 103 over the total of the year prior to acceptance on the program. Second and third-year families showed an increase of 165 quarts per family in 1938 over what they canned in the year before acceptance, when they averaged just 28 quarts.

Guided and encouraged by FSA home management supervisors, it is not rare that housewives preserve as many as three dozen varieties of fruits and vegetables and an increasing number are canning whole beoves and other meat. To start a family on the road to adequate food preservation, provision is made in loans for purchase of sufficient jars and a pressure cooker that serves both as a small canning plant and utensil for preparation of wholesome meals. Eighty-two per cent of the Florida rehabilitation families had them at the end of 1938.

MORE FOOD NOW

Formerly too much of the income of these families went for purchase of meat and still they had little. Lack of sufficient milk had been one of the main handicaps, especially for children. Practically none of these families had adequate food of this kind before but notable gains have been

made. In 1938 the Florida rehabilitation families had an average of 2.5 subsistence cattle, 8.14 hogs and 47 chickens. They had an average of 334 pounds more meat, 283 more gallons of milk and 57 dozen more eggs for home use, representing a large margin of difference in their previous condition. In 1935 the percentage having any cows at all was 50.9. Those with one or more hogs constituted 63.3 per cent and 77 per cent had some chickens. In virtually no case were subsistence needs being adequately and wholesomely met at that time.

Importance of livestock, especially that required for subsistence, is stressed by the FSA. Despite great gains, goals have not yet been reached. As new families are added--the case load in Florida in 1939 is nearly double that of 1938--averages are brought down.

SUBSISTENCE ACREAGE UP

Needy farmers being assisted by the Farm Security Administration are on the same basis with respect to AAA cotton restrictions, and all gains have been made without increasing cotton acreage. However, it is a different story with respect to acreage in food and feed crops.

After problems of individual families are studied, it is often found they do not have sufficient land, or land capable of successful farming. Loans are not made by the FSA until the applicant secures sufficient acreage on which his particular rehabilitation program may be based. Otherwise he would be foredoomed to failure and repayment of the loan would be rendered impossible.

All Florida rehabilitation borrowers at the end of 1938 showed an average increase in acres operated of 28 over what they had before acceptance on the program. The acreage devoted to production for farm and home use averaged 29. An average of 12 acres were planted to cash crops.

TENURE SYSTEM IMPROVED

With 28 per cent of all Florida farmers being tenants, the matter of tenure is important. The Farm Security Administration is definitely interested in tenure arrangements as they may advance or retard efforts to get needy farm families on a self-sustaining basis. In addition to the tenant, the landlord and public are concerned with improving a system contributing to dissipation of the soil through misuse, neglect and erosion.

Results are becoming clearly evident. Families receiving rehabilitation loans are now required to have a satisfactory written lease. In Florida last year 85 per cent had written leases and 28 per cent were for more than one year, in contrast to the usual verbal one-year leases as formerly. Ninety-seven per cent of those farming for the first time under FSA guidance in 1938 had written leases, whereas only 29 per cent had them in 1937. Thirty-two per cent of these first-year farmers had written leases for more than one year, compared with 6 per cent the previous year.

Census surveys show fully half the country's tenant farmers move to a different place each year. Such families naturally take as much as possible from the land and pay scant attention to soil improvements, fence and building repairs, or other constructive, long-range activities. In the fall of 1935 none of the rehabilitation families of the State helped to rebuild the soil by planting winter cover crops. Over 19 per cent did so in the fall of 1937 and in 1938 the average of all borrowers was three acres, with first-year families doubling their acreage in such crops. Only 16 per cent changed farms during the year.

BETTER WORKSTOCK

Nearly one in seven of the rehabilitation borrowers in the State advanced last year from the status of sharecropper to that of tenant. This was made possible largely by enabling them to secure work animals needed for successful farming. Pride is taken in owning their own horses and mules, with morale being boosted accordingly. Also, adequate workstock enables them to carry out a complete farming program, providing for crop rotation and make more effective use of available labor.

In 1935 not only was the quality of work animals low and the number inadequate but 59 per cent of all Florida rehabilitation families had to depend on steers. By 1937 the percentage of steers had been reduced to 25 and 84.2 per cent of workstock was mules or mares. In 1938 those having mules or mares represented 95 per cent and at the end of that year all families showed an average increase of .4 work animals over what they had before coming on the program.

MORE COOPERATION

Farmers under the FSA program are encouraged to take part in various activities involving the welfare of the community, as well as the farming population in general. At the end of 1938 reports from all county supervisors of the State showed 61 per cent were participating in the AAA program. Thirty-eight per cent were cooperating with the Soil Conservation Service and 22 per cent were practicing definite erosion control.

SCHOOL ATTENDANCE GAINS

As tenant and sharecropper families become more secure it is possible for their children to make a better record of school attendance. It was found many boys and girls had not attended for various reasons. Lack of suitable clothing, adequate lunches or the necessity of staying at home to help as they might in eking out an existence for the family were some of the explanations. As farm and home plans were drawn providing for well-rounded, more businesslike operations, resulting in increased income, attendance has spurted. In 12 counties of the State all rehabilitation children attended school last year. In five counties one per cent did not attend; in four the non-attendance percentage was $1\frac{1}{2}$ per cent; in nine it was two per cent and in six others it was three per cent. In only five reporting counties did the percentage go above 3 per cent and the highest was 10 per cent.

HOUSING IMPROVEMENT

According to estimates based on a survey in 1934 under direction of the Bureau of Economics, it would cost about \$8,500,000,000 to put the farm homes of the United States in good repair if all materials were purchased and all labor hired at prevailing wage rates. The 1930 census showed the value of all farm houses to be \$7,083,536,150. Thus, it is indicated it would cost nearly as much to put them in good condition as they are worth.

The survey shows housing conditions in the South to be much worse than in any other section of the country. In Florida it is revealed 90.9 per cent of the farm houses are inadequately screened, 95.7 per cent have inadequate paint, 79.3 per cent have no indoor toilets, 73.0 per cent have no water piped in house and 98.9 per cent have no bathrooms.

In seeking to remedy this situation as far as possible, the Farm Security Administration has set up minimum standards for houses and other construction on tenant-purchase farms and generally emphasizes better housing as one of the most pressing needs for low-income families. The standards as met in tenant-purchase construction, which are given in plans for low-cost rural building available to other farmers, are as follows:

"Window and doors should be in good repair and properly screened; sanitary privies or toilets designed to meet the acceptable standards of the state health departments shall be provided; the water supply shall be adequate for family and livestock needs; the water for domestic use shall be tested by a qualified public agency, protected against contamination by drainage from privies, surface runoff or otherwise; foundations must be adequate and sound, and floors in good condition; roofs must be water-tight and exterior walls protected by paint or other wood preservative; chimneys must be in such state of repair that they do not constitute fire hazards; sleeping quarters should be adequate to meet family needs; there should be adequate provision for storing food, clothing, utensils, tools, produce and so forth; there should be adequate shelter for poultry and livestock; no attempt should be made to repair buildings that are in such condition that they should be demolished and replaced by new structures."

HEALTH AND SANITATION

Farm families handicapped by sickness and close to poverty are unlikely to be successful. The Farm Security Administration cooperates with various health agencies to combat disease and to improve their physical well-being. Much is accomplished through higher standards of living made possible by better farming under the FSA program. More home-produced fruits, vegetables, meat, milk, butter, eggs and other nourishing food help. An increased number of pressure cookers, better stoves, improved facilities for handling foodstuffs, more screening, safer water supply and sanitary privies are important factors.

In Florida a total of 3,266 sanitary toilets had been constructed on farms occupied by rehabilitation families up to June 30, 1939. Families with pressure cookers numbered 2,987. Protective screens and good water

were provided 1,691 farms. Various improvements in the home and furnishings have been made as possible, whereas a large number of families had previously cooked their meals over hearth fires, as in centuries past, it was estimated 89 per cent of them had adequate cook stoves at the end of 1938. Eighty-four per cent had adequate sleeping facilities and families coming on the program at the first of the year showed 28 per cent improvement in this respect during the year.

HELP IN EMERGENCIES

When floods, drought, sickness, accidents or other emergencies render the situation of needy families still more acute, temporary assistance in the form of grants is given by the FSA until those stricken are able to carry on normally. Some of these grants are made where conditions are such standard farm loans could not be developed to provide necessary food, clothing and medical attention.

MEDICAL CARE

Progress of a family toward rehabilitation is largely governed by its health. In Florida, where the state medical association has approved the plan, medical service associations have been formed by the families providing for medical treatment. Nine per cent of all rehabilitation families in the State had this protection in 1938, with medical societies endorsing and cooperating in counties where such associations were formed. The average cost per year per family ranges from \$12 to \$18. This fixed sum is written into the farm and home management plan of each borrower.

ADJUSTING FARM DEBTS

Farmers burdened by debt and handicapped in making a new start may secure help from local farm debt adjustment committees that have the assistance of trained farm debt adjustment representatives of the Farm Security Administration. Efforts are directed toward enabling debtor and creditor to reach a mutually satisfactory agreement. In Florida a total of 2,148 families living on farms totalling 174,008 acres and their creditors had been brought together in this manner up to July 31, 1939. Through this means farmers are often saved from foreclosure and creditors get substantial payments on what might otherwise be bad debts. This service is available to all farmers, regardless of whether they are FSA borrowers.

BECOMING FARM OWNERS

Passage by Congress of the Bankhead-Jones Farm Tenant Act, which is administered by the Farm Security Administration, is making it possible for worthy tenants and sharecroppers to become farm owners. Permanent self-support for low-income families is the goal of the rehabilitation program and under the tenant-purchase provisions many "graduates" from that group are given the opportunity to achieve security through ownership to a family-size farm. A liberal loan policy is the basis of the tenant-purchase program. The loans are repayable over a period of as long as 40 years and bear interest at the rate of 3 per cent.

Thirteen counties of Florida have been selected for tenant-purchase loans, the selection being made on the basis of farm population, prevalence of tenancy, good land at reasonable prices, and other factors. Before loans are made a committee of three farmers in each county, who are familiar with land values and people, pass on both the farmers to receive the loans and the farms to be purchased. Their assistance has facilitated selection of worthy and able applicants and farms productive enough to enable the borrower to pay taxes and insurance, keep up the property, provide a satisfactory living and return the loan. The annual payments, including insurance and interest, generally average less than rent formerly paid for the same or similar farms with inferior improvements.

Due to limited funds--\$25,000,000 was available for the country as a whole during the fiscal year ended June 30 and \$40,000,000 has been appropriated for the present fiscal year--a small percentage of those desiring such loans may obtain them. Applications received in this State up to September 1, 1939, totalled 2,000 but of this number only 52 were established on farms of their own in the two years prior to June 30, 1939. About 54 are expected to get loans during the 1939-40 fiscal year.

The average tenant-purchase loan in Florida for the first two years was \$4,151. The average farm size was 160 acres. Improvements--including many new houses, barns, fencing, terracing and such other facilities necessary for a well-balanced farm unit--are provided in each loan. During the first year of the program in Florida 40 per cent of the loans went for improvements and the second year it rose to 43 per cent, due to the necessity of erecting more new buildings as the scarcity of suitable farms with adequate construction became evident.

Florida counties in which the tenant-purchase program is now under way are as follows: Alachua, Broward, Hillsborough, Holmes, Madison, Santa Rosa, Sumter, Columbia, Escambia, Palm Beach, Hardee, Jackson, Marion.

RESETTLING STRANDED FARMERS

The Rural Planning Division of the Farm Security Administration has established rural projects in Florida to meet the needs of low-income families. Under this program large tracts of good land are purchased, subdivided into individual units, buildings constructed and other necessary improvements made. Rentals are collected at first, but applicants are accepted with the expectation they will become purchasers of the units they occupy.

Guidance is provided for project families, as with those in rehabilitation and tenant-purchase classifications. The rural community projects offer farm families, many of whom had been drifting into destitution by cultivating submarginal land incapable of adequate production, an opportunity to plan long-range improvements. Further, being in a community with other project farmers, the efficiency of individual farm operations is increased through cooperative action by an entire neighborhood. These small farmers, by banding together, are able to secure tractors, other heavy machinery, purebred sires and additional facilities they could not afford as individuals.

Escambia Farms, with 81 units, is the principal FSA resettlement project in Florida. It is located near Crestview, in the western part of the State. Florida Scattered Farms, including 69 units, are located in Leon, Madison and Jefferson counties, with headquarters at Monticello. Two migratory labor camps have been established at Belle Glade, on Lake Okeechobee. One, Osceola camp, will provide accommodations for 178 white families and the other, Okeechobee camp, will house 356 negro families.

A BRIGHTER FUTURE

Helped by the Farm Security Administration, these families are doing much more than making material progress toward successful farming. Standards of living have been raised. Health has been improved by better and more balanced diets. Their children, it is indicated, will be equipped to take a more constructive part in upbuilding of rural areas. Community life, from which many had become almost isolated because of their previous condition, is bringing new benefits and pleasure. Seventy-seven per cent of all FSA families in Florida in 1938 had one or more members participating in community organizations such as 4-H clubs, home demonstration clubs, and others of similar nature. Farm and home record books are supplied and they are thus able to operate on a more effective and businesslike basis.

Trained in modern methods, having learned the value of diversification and being better equipped otherwise to make a success of farming, it is not strange that Florida rehabilitation families are more optimistic, as they have gone ahead, vastly bettering their lot, during years when farmers generally have faced unusual handicaps and seen assets dwindle.



1022591208

...the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...

CONCLUSIONS

... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...

... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...
 ... the ... of the ...